

**Filed in Open Court**

STATE OF INDIANA )

COUNTY OF LAKE )

AUG 20 2001

SS: *John M. Anton*  
CLERK LAKE SUPERIOR COURT

IN THE LAKE CIRCUIT COURT

AVC NO. 01-052

IN RE: PALMER &amp; SON, INC., )

Respondent. )

45D100108M100020  
MISCELLANEOUS DOCKET

NO. \_\_\_\_\_

ASSURANCE OF VOLUNTARY COMPLIANCE

The State of Indiana, by Attorney General Steve Carter and Deputy Attorney General Roy P. Coffey, and the Respondent, Palmer and Son, Inc., enter into an Assurance of Voluntary Compliance (Assurance) pursuant to Indiana Code § 24-5-0.5-7.

Any violation of the terms of this Assurance constitutes prima facie evidence of a deceptive act. This Assurance is entered into without any adjudication of any issue of fact or law, and upon consent of the parties.

The parties agree:

1. Respondent is an Indiana corporation engaged in business as a home improvement contractor with a principal place of business at 2375 Cass Street, Lake Station, IN 46405, and transacts business with Indiana consumers.
2. The terms of this Assurance apply to and are binding upon Respondent, its employees, agents, representatives, successors, and assigns.
3. Respondent acknowledges the jurisdiction of the Consumer Protection Division of the Office of the Attorney General to investigate matters hereinafter described, pursuant to the authority of Ind. Code §4-6-9-4 and Ind. Code §24-5-0.5-1 et seq.
4. Respondent agrees, pursuant to Ind. Code §24-5-11-10, in every home improvement transaction to provide a completed home improvement contract to the consumer

before it is signed by the consumer. Respondent agrees that the contract must contain at a minimum the following:

- (a) The name of the consumer and the address of the residential property that is the subject of the home improvement;
- (b) The name and address of the home improvement supplier and each of the telephone numbers and names of any agent to whom consumer problems and inquiries can be ~~directed~~;
- (c) The date the home improvement contract was submitted to the consumer and any time limitation on the consumer's acceptance of the home improvement contract;
- (d) A reasonably detailed description of the proposed home improvements;
- (e) If the description required by Indiana Code 24-5-11-10(a)(4) does not include the specifications for the home improvement, a statement that the specifications will be provided to the consumer before commencing any work and that the home improvement contract is subject to the consumer's separate written and dated approval of the specifications;
- (f) The approximate starting and completion date of the home improvements;
- (g) A statement of any contingencies that would materially change the approximate completion date;
- (h) The home improvement contract price; and
- (i) Signature lines for the home improvement supplier or the supplier's agent and for each consumer who is to be a party to the home improvement contract with a legible printed or a typed version of that person's name placed directly after or below the signature.

5. Respondent agrees, pursuant to Ind. Code § 24-5-11-11, that before the consumer signs the home improvement contract and before the consumer can be required to make a down

payment, the Respondent must have agreed unequivocally by written signature to all of the terms of the home improvement contract.

6. Respondent agrees, pursuant to Ind. Code § 24-5-11-12, that the Respondent shall give a fully executed copy of the home improvement contract to the consumer immediately after the consumer signs it. The contract must also show the dates the Respondent and each consumer executed the contract.

7. Respondent, in soliciting and/or contracting with consumers, agrees to refrain from conducting any business activity in the State of Indiana unless those activities are in full compliance with the Home Improvement Contracts Act, Ind. Code § 24-5-11-1--14.

8. Respondent agrees to refrain from conducting any home improvements until it has first obtained all necessary licenses and building permits required by law.

9. Respondent, in soliciting and/or contracting with consumers, agrees to comply in all aspects with the Indiana Deceptive Consumer Sales Act, Ind. Code § 24-5-0.5-1--10.

10. Upon execution of this Assurance, Respondent shall pay consumer restitution in the amount of Three Hundred and 00/100 Dollars (300.00) to the Office of the Attorney General on behalf of Mrs. Willis Lewis, 4233 W. 21st Place, Gary, IN 46404.

11. Upon execution of this Assurance, Respondent shall pay costs in the amount of Three Hundred Dollars (\$300.00) to the Office of the Attorney General.

12. Respondent shall not represent that the Office of the Attorney General approves or endorses Respondent's past or future business practices, or that execution of this Assurance constitutes such approval or endorsement.

13. Respondent shall fully cooperate with the Office of the Attorney General in the resolution of any future written complaints the Consumer Protection Division receives.

14. The Office of the Attorney General shall file this Assurance with the Circuit Court of Lake County. The Court's approval of this Assurance shall not act as a bar to any private right of action.

DATED this 13<sup>th</sup> day of August, 2001.

STATE OF INDIANA

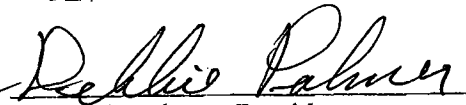
RESPONDENT

STEVE CARTER  
Attorney General of Indiana

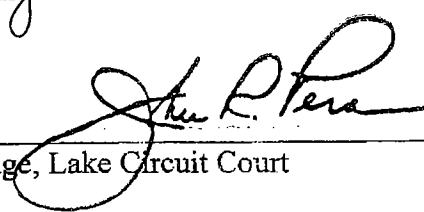
PALMER & SON, INC.

By: 

Roy P. Coffey  
Deputy Attorney General  
Atty. No. 3930-29  
Office of Attorney General  
402 W. Washington, 5th Floor  
Indianapolis, Indiana 46204  
Telephone: (317) 232-6229

  
Deborah Palmer, President

APPROVED this 20<sup>th</sup> day of August, 2000.

  
Judge, Lake Circuit Court